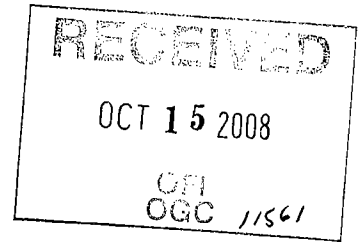


**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-**



IN THE MATTER OF:

Cash at Last, LLC
1372 North Lake Drive
Prestonsburg, KY 41653

AGREED ORDER

BACKGROUND AND FINDINGS OF FACT

1. The Department of Financial Institutions (DFI) is the agency of state government responsible for regulating and licensing deferred deposit service businesses in accordance with the provisions of KRS Chapter 286, Subtitle 9. These businesses are commonly known as “check cashers.”

2. Cash at Last, LLC (Respondent) is a Kentucky company with an office address of 1372 North Lake Drive, Prestonsburg, Kentucky 41653. The phone number of Respondent is (606) 886-1800.

3. Katie Gray and Michael Adkins are the owners of Respondent.

4. On March 28, 2006, the DFI initially issued a check casher license to Respondent. That license expired on June 30, 2006. Respondent submitted a renewal application and renewal fee to renew its license through June 30, 2007. In 2007, Respondent again renewed its license through June 30, 2008.

5. Respondent’s check casher license expired on June 30, 2008 and was not renewed.

6. On July 14 and July 25, 2008, a DFI examiner telephoned the office of Respondent to inquire whether Respondent’s license would be renewed. Each time the examiner

was told the license would be renewed; however, the DFI never received a renewal application or a renewal fee.

7. On September 17, 2008, a DFI examiner visited the 1372 North Lake Drive location of Respondent. The examiner asked a person working at the location if they still cashed checks. The person replied, "Yes." The examiner asked how much could he get. The person indicated that \$425.00 was the maximum legal amount that could be cashed.

8. The DFI examiner returned to the location the next day and spoke to owner Katie Gray. The examiner informed Ms. Gray that Respondent's license had expired in June. He further explained that the prior license could no longer be renewed and the Respondent would have to re-apply for a new license.

CONCLUSIONS OF LAW

9. Pursuant to KRS 286.9-020, unless exempt, no person shall engage in the business of cashing checks or accepting deferred deposit transactions for a fee or other consideration without having first obtained a license.

10. Respondent's license as a check casher expired on June 30, 2008; however, in violation of KRS 286.9-020, Respondent continued to engage in the business of cashing checks after that date without a license.

AGREEMENT AND ORDER

The Department of Financial Institutions and Cash at Last, LLC, in the interest of economically and efficiently resolving the violations described in the Findings of Fact and Conclusion of Law, agree as follows:

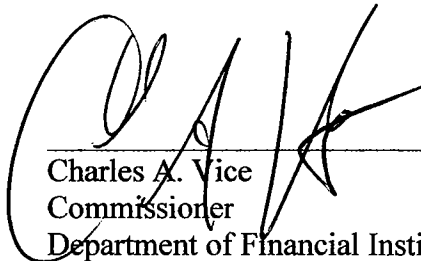
11. Cash at Last, LLC agrees to pay a fine in the amount of five thousand dollars (\$5,000) for conducting business without a license, which shall be made payable to "Kentucky

State Treasurer” and mailed to the Department of Financial Institutions, Attn: Colleen Keefe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601. \$2,500 of this fine shall be paid within 14 days of the date on which the order is entered by the Commissioner. The remaining \$2,500 shall be due within 30 days of the date on which the order is entered by the Commissioner.

12. Cash at Last, LLC waives its right to demand a hearing, at which it would be entitled to legal representation, to confront and cross examine witnesses for the Department of Financial Institutions, and to present evidence on its own behalf. Further, Cash at Last, LLC consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter and understands that this Agreed Order is a matter of public record and may be disseminated as such.

13. This Agreed Order constitutes a final order in this matter.

SO ORDERED on this the 21st day of October, 2008.



Charles A. Vice
Commissioner
Department of Financial Institutions

Consented to:

This 16th day of October, 2008

This _____ day of _____, 2008



David Coyle, Director
Division of Financial Institutions
Department of Financial Institutions



Katie Gray, Managing Member
Cash at Last, LLC